



A-F/3628
ITW

Appl. No. : 09/646,728
Applicant : Jammal et al.
Filed : 04/27/2001

Confirmation No. 6097

Title : SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT
FOR ASSESSING RISK WITHIN A PREDEFINED MARKET

TC/A.U. : 3628
Examiner : Nguyen, Nga B.

Docket : 2762-113
Cust. No. : **6449**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Date: December 29, 2004

Reply to Final Office Action

Dear Sir:

This reply is in response to the Final Office Action
mailed November 04, 2004.

Amendments to the claims are reflected in the listing of
claims, which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.